

**Fill in this information to identify the case:**

Debtor 1 Michelle Lugo  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: District of New Jersey (Camden)  
(State)  
Case number 20-19144-ABA

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: ARC Home LLC. (f/k/a WEI Mortgage LLC) Court claim no. (if known): \_\_\_\_\_

Last four digits of any number you use to identify the debtor's account: 4278

Date of payment change: \_\_\_\_\_  
Must be at least 21 days after date of this notice

New total payment: \$ \_\_\_\_\_  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

☐ No  
☐ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

☐ No  
☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current Interest Rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$

New principal and interest payment: \$

**Part 3: Other Payment Change**

**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No  
☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: Debtor has entered into a forbearance agreement, whereby monthly mortgage payments have been suspended for 4/1/2020, through 9/1/2020. Payments to resume 10/1/2020.

Current mortgage payment: \$\$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

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First Name Middle Name Last Name**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Chandra M. Arkema Date 08/11/2020  
Signature

Print: Chandra M. Arkema Bar No.: 029552006 Title Bankruptcy Attorney  
First name Middle Name Last name

Company RICHARD M. SQUIRE & ASSOCIATES, LLC

Address 115 West Avenue, Suite 104,  
Number Street

Jenkintown, PA 19046  
City State Zip Code

Contact phone (215) 886-8790 Email: carkema@squirelaw.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY (CAMDEN)**

In Re: Michelle Lugo

Debtor

Chapter: 13

Bankruptcy No.: 20-19144-ABA

11 U.S.C. § 362

ARC Home LLC. (f/k/a WEI Mortgage LLC)

Movant

vs.

Michelle Lugo

Debtor

and

Isabel C. Balboa

Trustee

RESPONDENTS

**CERTIFICATE OF SERVICE**

I hereby certify that I am over 18 years of age; and that service upon all interested parties, indicated below, was made by sending true and correct copies of the Notice of Mortgage Payment Change electronically and/or via First Class Mail, postage prepaid.

Date Served: \_\_\_\_\_

Isabel C. Balboa  
Chapter 13 Trustee  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38 - Suite 580  
Cherry Hill, NJ 08002

U.S. Trustee  
US Dept of Justice  
Office of the US Trustee  
One Newark Center Ste 2100  
Newark, NJ 07102

Michelle Lugo  
1 Liberty Trail  
Delran, NJ 08075

Brad J. Sadek  
Sadek and Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107

I hereby certify the foregoing to be true and correct under penalty of perjury.

Respectfully submitted,

/s/ Chandra M. Arkema

Richard M. Squire, Esq.

M. Troy Freedman, Esq.

Chandra M. Arkema, Esq.

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